CLU JOURNAL
TOPICAL INDEX 1974-1978

Accounting
Actuarial
Agency Management
Annuities
Business Insurance: Business Continuation
Business Insurance: General
Business Insurance: Taxation
Careers
Company Management
Company Practices
Economics
Education and Training
Employee Benefit Plans
Equity Products
Estate Planning: Approaches
Estate Planning: Charitable Giving
Estate Planning: General
Estate Planning: Taxation
Estate Planning: Wills and Trusts
Finance
Foreign Insurance
Fraternal & Savings Bank Life Insurance
Government
Government and Insurance
Group Insurance
Health
Health Insurance
Home Office Underwriting
Investing Life Insurance Funds
Investments
Laws Affecting Life Insurance Operations
Leaders and Organizations
Life Underwriters
Marketing
Markets
Money—Credit—Prices
Pensions and Profit-Sharing
Policy Contract
Product Development
Public Relations
Research
Retirement and Security
Social Security
Taxation: Business Insurance
Taxation: Employee Benefit Plans
Taxation: Estate Planning
Taxation: General
Trusts

CLU JOURNAL
TOPICAL INDEX 1974-1978

Accounting
Actuarial
Agency Management
Annuities
Business Insurance: Business Continuation
Business Insurance: General
Business Insurance: Taxation
Careers
Company Management
Company Practices
Economics
Education and Training
Employee Benefit Plans
Equity Products
Estate Planning: Approaches
Estate Planning: Charitable Giving
Estate Planning: General
Estate Planning: Taxation
Estate Planning: Wills and Trusts
Finance
Foreign Insurance
Fraternal & Savings Bank Life Insurance
Government
Government and Insurance
Group Insurance
Health
Health Insurance
Home Office Underwriting
Investing Life Insurance Funds
Investments
Laws Affecting Life Insurance Operations
Leaders and Organizations
Life Underwriters
Marketing
Markets
Money—Credit—Prices
Pensions and Profit-Sharing
Policy Contract
Product Development
Public Relations
Research
Retirement and Security
Social Security
Taxation: Business Insurance
Taxation: Employee Benefit Plans
Taxation: Estate Planning
Taxation: General
Trusts

CLU JOURNAL

TOPICAL INDEX 1974-1978

ACCOUNTING

An Accrual Basis Alternative to Cash Basis Accounting for Corporate Life Insurance (300.00)
David J. Tolan, October 1974
Semantics GA(A)P (4400.00)
Dan J. Kunesh, January 1975
Interim Financial Reporting Practices for Stock Life Insurance Companies (300.01)
Lawrence C. Phillips, October 1975
Accounting for Corporate-Owned Life Insurance (1400.00/300.00)
Leo C. Hodges, July 1978

ACTUARIAL

The Level Premium Concept: A Closer Look (4400.00)
Robert W. Cooper, April 1976

AGENCY MANAGEMENT

Agents' Performance Evaluation (600.00)
William Dotterweich, January 1974
Agent Selection: Progress and Possibilities (9969.00)
Joe H. Murrey, Jr., April 1976

ANNUITIES

Understanding and Selling Variable Annuities (700.04)
Charles C. Hinckley, April 1974
The Case For and Against the Elimination of Annuity Premium Taxes (7400.05)
Robert W. Cooper, October 1974
Factors in Selecting Tax-Deferred Annuities (700.03)
Mark R. Greene & J. Paul Copeland, October 1975
Inflation and the Variable Annuity—Revisited (700.04/3500.00)
Roger R. Conant, October 1976
A Review of Tax-Deferred Annuity Plans (700.00/7500.01)
Edward A. Stoeber, April 1978

BUSINESS INSURANCE: BUSINESS CONTINUATION

A Different Approach to Price-Fixing in Stockholders' Stock Purchase Arrangements (1400.013)
Milton H. Stern, July 1974
Buying Closely Held Stock with Tax-Deductible Dollars (1400.01)
Ralph Gano Miller, Jr., January 1975
Postmortem Liquidation—Reincorporation: Alternative to 303 (2400.27/2500.00)
John J. O'Connell, Jr., July 1975
Buy-Sell Agreements and Carryover of Basis (1400.01/7400.02)
John J. O'Connell, Jr., October 1977
The "Next Death" Approach to Funding the Business Buy-Out (1400.00)
Lawrence L. Hoffman & Steven A. Smith, January 1978
Funding Stock Purchase Agreements with Insurance in Qualified Plans (5400.00/1400.00)
E Stewart Morrison, January 1978
The Demise of Buy-Sell? (1400.1)
R. Richard Erickson, January 1978

BUSINESS INSURANCE: GENERAL

Professional Corporations Are Alive and Doing Well (5800.00)
Edward A. Stoeber, January 1974
Business and Estate Planning Highlights of 1973—The Year in Review (1400.00/2500.00)
Robert B. Dalton, July 1974
An Accrual Basis Alternative to Cash Basis Accounting for Corporate Life Insurance (300.00)
David. J. Tolan, October 1974
The Employee Stock Ownership Trust: A New Trend in Employee Benefits and Corporate Finance (2400.00)
John D. Menke, January 1975
Employee Stock Ownership Trusts (1400.00)
John O. Todd, April 1975
Group Permanent: Innovative Approaches for Business Insurance and Estate Planning (2400.00/2500.00/3300.112)
Mark I. Solomon & Paul Silberberg, July 1975
The Effect of the Section 2042 Final Regulations on Group Permanent and Split Dollar Insurance Agreements (3300.112/6800.00/7400.02)
Michael A. Swirnoff, July 1975
A Time of Transition, A Year to Remember: Significant Developments in Advanced Sales During 1975 (1400.00/2400.00/2500.00)
Roger J. Stalowicz, January 1976
Section 79 Group Ordinary Problems Still Remain (3300.11)
Gerald E. Huthoefer, April 1976
Recent Tax Developments in Key Man Life Insurance (1400.02/4300.00)
Alban Salaman, July 1976
A Business Planning Aspect of Estate Planning: Reasonable Compensation (1400.00/2500.00)
James C. Munch, Jr., July 1976
Estate Planning—Where Do ESOTS Fit? (1400.00/2500.00)
Marvin Goodson, October 1976
ESOPs: A Closer Look (1400.00)
Ronald M. Bushman, April 1977
Section 79—In Transition (3300.112/7400.02)
James E. Roberts, April 1977
After the Dust Has Settled—1976 Developments in Business, Estate and Pension Planning (1400.00/2400.00/7400.00)
Eric L. Kemmler, July 1977
Life Insurance and the Subchapter S Corporation (1400.00/700.00/7400.02)
Arnold M. Rosenbaum, April 1978
Capital Structuring of Corporations as a Creative Planning Tool (2100.00/1400.00)
Richard E. Haas, April 1978
Accounting for Corporate-Owned Life Insurance (1400.00/300.00)
Leo C. Hodges, July 1978

BUSINESS INSURANCE: TAXATION

The Tax Reform Act of 1976—A Primer (2500.00/7400.02)
Roger J. Stalowicz, January 1977
Retired Lives Reserve (3300.112)
James E. Roberts, January 1978

CAREERS

CLU Profile (1000.02)
Barnie E. Abelle, January 1975

COMPANY MANAGEMENT

Can Employee Benefits Also Be Employer Benefits? (3300.00/2400.00)
S. Travis Pritchett, April 1977

COMPANY PRACTICES

Equal Rights and Insurance (8600.00)
Thomas J. Gillooly, January 1975
Dividend Illustrations: What Are They? (4400.00)
Bruce A. Palmer, January 1975
Life Insurance Company Employee Alcoholism Management Programs (100.00/2400.00)
August Ralston, April 1975

ECONOMICS

Improving the Public's Understanding of the Free Enterprise System (1900.04)
Joseph J. Melone, July 1976
Those Wonderful Automatic Economic Stabilizers (3500.00)
Arthur R. Upgren, January 1977

EDUCATION AND TRAINING

A Focus on Leaders in Life and Health Insurance: New Directions for Career Development (4400.01)
Richard S. Andrulis and Deborah A. Fixter, January 1977
A Study of College Students' Knowledge and Opinions of the Insurance Industry (6100.00)
Harvey W. Rubin, April 1977
Better Feedback to Students in the CLU Diploma Program (1800.00)
Ronald P. Rogers, July 1977

EMPLOYEE BENEFIT PLANS

The Case for the Stated Benefit Pension Plan (5400.03)
John Mulock, January 1974
Multiphasic Health Testing—The Two-Edged Sword (2400.00/8100.00)
Richard A. Clinchy, III, April 1974
The Scope and Significance of Fiduciary Responsibilities Under the Employee Retirement Income Security Act of 1974 (2400.00/5400.00/6500.00)
Edwin M. Jones, July 1975
Factors in Selecting Tax-Deferred Annuities (700.03)
Mark R. Greene & J. Paul Copeland, October 1975
Trust Designations for Employee Benefit Plans (8000.00/2400.00/1200.05)
Peter C. Frantzen, July 1976
Can Employee Benefits Also Be Employer Benefits? (3300.00/2400.00)
S. Travis Pritchett, April 1977
Section 79—In Transition (3300.112/7400.02)
James E. Roberts, April 1977
The Tax Treatment of Distributions from Qualified Retirement Plans to Participants and Beneficiaries Under ERISA and the Tax Reform Act of 1976 (2400.00/7400.00)
A. David Degann, October 1977
The Positive Side of ERISA: Quadrupled Contributions and Insurance in Certain Defined Benefit Plans for Closely Held Corporations (5400.00/6400.00)
John G. Mulock, July 1978

EQUITY PRODUCTS

Understanding and Selling Variable Annuities (700.04)
Charles C. Hinckley, April 1974
Variable Life Insurance (4400.05)
Ian M. Rolland, April 1974
Variable Life Insurance: A Success Story (4400.05)
Jacobus T. Severiens, October 1974

ESTATE PLANNING: APPROACHES

Choosing Appropriate Estate Planning Tools: A Goal Oriented Matrix Approach (2500.00)
John R. Graham, January 1974
Charitable Contribution Deductions (1600.00)
Stephan R. Leimberg, January 1974
Charitable Gift Programs in Estate Planning (1600.00)
John E. Clark, Jr., October 1974
Contemporary Thoughts on Gifts to Minors (3000.00)
Peter W. Hutchings, April 1975
Flexibility in Estate Planning (2500.00)
Wesley B. Warren, Jr., July 1978

ESTATE PLANNING: CHARITABLE GIVING

The Tax Reform Act of 1976: Estate and Gift Tax Provisions (2500.00/7400.02)
Alban Salaman, January 1977
Estate Planning by Lifetime Charitable Giving Under the 1976 Tax Reform Act (7400.02/300.02)
Barrie K. Wetstone and Norton Glass, January 1978
Crummey Planning: Present Interest Gifts (2500.00/3000.00)
Robert W. Brown, April 1978

ESTATE PLANNING: GENERAL

Choosing Appropriate Estate Planning Tools: A Goal Oriented Matrix Approach (2500.00)
John R. Graham, January 1974
Business and Estate Planning Highlights of 1973—The Year in Review (1400.00/2500.00)
Robert B. Dalton, July 1974
Reviewing Estate Plans—A Checklist (2500.03)
Benjamin M. Becker & Ned S. Robertson, July 1974
Group Permanent; Innovative Approaches for Business Insurance and Estate Planning (2400.00/2500.00/3300.112)
Mark I. Solomon & Paul Silberberg, July 1975
The Effect of the Section 2042 Final Regulations on Group Permanent and Split Dollar Insurance Arrangements (3300.112/6800.00/7400.02)
Michael A. Swirnoff, July 1975
A Time of Transition, A Year to Remember: Significant Developments in Advanced Sales During 1975 (1400.00/2400.00/2500.00)
Roger J. Stalowicz, January 1976
Death—Sensitization for the Estate Planner (2500.00)
Stephan R. Leimberg, April 1976
Practical Solutions to the Enigma of Joint Ownership (2500.00/4100.00)
K. Martin Worthy, July 1976
Valuation of Stock in Closely Held Corporations: An Estate Planner's Dilemma (1400.013/2500.00)
John R. Graham, July 1976
A Business Planning Aspect of Estate Planning: Reasonable Compensation (1400.00/2500.00)
James C. Munch, Jr., July 1976
Estate Planning—Where Do ESOTS Fit? (1400.00/2500.00)
Marvin Goodson, October 1976
After the Dust Has Settled—1976 Developments in Business, Estate and Pension Planning (1400.00/2400.00/7400.00)
Eric L. Kemmler, July 1977
Crummey Planning: Present Interest Gifts (2500.00/3000.00)
Robert W. Brown, April 1978
Flexibility in Estate Planning (2500.00)
Wesley B. Warren, Jr., July 1978
Federal Gift and Estate Taxation of Group Term Life Insurance (3300.113/7400.02)
James E. Roberts & Brent D. Klein, October 1978

ESTATE PLANNING: TAXATION

Recent Developments—Federal Estate Taxation of Insurance Under Internal Revenue Code Sections 2042 and 2035 (7400.021)
James E. Roberts & Knowlton H. Shelnut, Jr., April 1974
The Tax Reform Act of 1976—A Primer (2500.00/7400.02)
Roger J. Stalowicz, January 1977
The Tax Reform Act of 1976: Estate and Gift Tax Provisions (2500.00/7400.02)
Alban Salaman, January 1977
The Impact of the Tax Reform Act of 1976 on Estate Planning (2500.00/7400.00)
Nahum L. Gordon, April 1977
Working With the Generation-Skipping Transfer (2500.00)
James C. Munch, Jr., July 1977
Tax Reform Act of 1976—New Carryover of Basis: Effect on Property Disposition Plans (2500.00/7400.00)
Kenneth V. Nordstrom, July 1977
Estate Taxation of Life Insurance in a Community Property State (7400.021)
James U. Ross, October 1978

ESTATE PLANNING: WILLS AND TRUSTS

Pitfalls in Irrevocable Life Insurance Trusts (8000.02/8000.03)
Richard C. Hopkins, July 1976

FINANCE

Policy Loans: A Perspective on Increased Interest Rates (4000.00)
Laflin C. Jones, October 1975
Comparative Attributes of Investment Types—Revisited 1977(8) (4000.00)
Benjamin Becker, October 1978

FOREIGN INSURANCE

We Should Export Industrial Life Insurance to Developing Nations (3800.00/4400.00)
Fikry S. Gahin, October 1977
Consumerism and Life Insurance in Japan (3800.00)
Shukichi Nishimoto, October 1977

FRATERNAL AND SAVINGS BANK LIFE INSURANCE

Horse and Buggy Life Insurance (4400.00)
John Nadeau, October 1976

GOVERNMENT

Those Wonderful Automatic Economic Stabilizers (3500.00)
Arthur R. Upgren, January 1977

GOVERNMENT AND INSURANCE

A Reappraisal of the Basic Purposes of Social Security (3200.04)
Robert J. Myers, January 1977
An Overview—State Insurance Regulation (4400.00)
Jon S. Hanson, April 1977
The United States Military Pension System—To Halt a Runaway (5400.00/3200.00)
L. Shelton Clarke, Jr., October 1977

GROUP INSURANCE

Group Life Insurance—Section 79 in Perspective (3300.00)
James E. Roberts, July 1974
Section 79—An Update (3300.00)
James E. Roberts, April 1975
Group Permanent: Innovative Approaches for Business Insurance and Estate Planning (2400.00/2500.00/3300.112)
Mark I. Solomon & Paul Silberberg, July 1975
PORTABILITY—The Key to Coordinated Group LTD and Individual Non-Cancellable Disability Income in Wage Continuation Plans (100.00/2400.00)
Frederick A. Moore, January 1976
Section 79—In Transition (3300.112/7400.02)
James E. Roberts, April 1977
Retired Lives Reserve (3300.112)
James E. Roberts, January 1978

HEALTH

Multiphasic Health Testing—The Two-Edged Sword (2400.00/8100.00)
Richard A. Clinchy, III, April 1974
Life Insurance Company Employee Alcoholism Management Programs (100.00/2400.00)
August Ralston, April 1975
Alcoholism and Disability Income Protection (100.03)
J. F. Follmann, Jr., July 1975
Death—Sensitization for the Estate Planner (2500.00)
Stephan R. Leimberg, April 1976
Our Ten Million Problem Drinkers: What's Being Done About It (8100.00/7200.00)
Leon B. Sager, October 1978

HEALTH INSURANCE

At a Loss About Loss Ratios? (100.00)
Gerald S. Parker, January 1974
Direct-Response Fixed Daily Benefit Supplemental Hospital Insurance and The Public Interest (100.03)
O. D. Dickerson & John R. Lewis, April 1974
Alcoholism and Disability Income Protection (100.03)
J. F. Follmann, Jr., July 1975
PORTABILITY—The Key to Coordinated Group LTD and Individual Non-Cancellable Disability Income in Wage Continuation Plans (100.00/2400.00)
Frederick A. Moore, January 1976
Disability Insurance, An Assessment of Its Social Value (100.03)
John H. Miller, July 1978
Going Bare: Continuance & Conversion Provisions in Health Insurance (100.00)
George B. Flanigan & Joseph E. Johnson, July 1978

HOME OFFICE UNDERWRITING

On the Use of Paramedical Examinations (8100.00)
Harry A. Cochran, Jr., January 1974
Multiphasic Health Testing—The Two-Edged Sword (2400.00/8100.00)
Richard A. Clinchy, III, April 1974
The Electrocardiogram as an Underwriting Tool (8100.00)
Harold S. Kost, July 1974
A Decade of Change at MIB (8100.00)
William B. Swarts, III, April 1977
Supreme Court Holds Reinsurance Agreements Effective to Produce Life Insurance Company Status (8100.00/7400.02)
John L. Snyder, January 1978

INVESTING LIFE INSURANCE FUNDS

Canadian Life Insurance Companies' Investment in Equity Shares (4000.00)
Halim I. Bishara, July 1974
The Investment Decision Framework of Life Insurance Companies (4000.00)
Edward L. Winn, Jr., October 1975

Perspectives on the Valuation of Securities Held by Life Insurance Companies (4000.00)
George A. Bishop, October 1976
Life Insurance Companies' Potential for Small Business Financing (3200.04)
Irving Pfeffer, January 1977
A Risk-Return Analysis of Life Insurance Companies' Stock Portfolios (4000.00)
James S. Trieschmann and Richard A. Shick, July 1977

INVESTMENTS

Canadian Life Insurance Companies' Investment in Equity Shares (4400.00)
Halim I. Bishara, July 1974
Policy Loans: A Perspective on Increased Interest Rates (4000.00)
Laflin C. Jones, October 1975
Perspectives on the Valuation of Securities Held by Life Insurance Companies (4000.00)
George A. Bishop, October 1976
Comparative Attributes of Investment Types—Revisited 1977(8) (4000.00)
Benjamin Becker, October 1978

LAWS AFFECTING LIFE INSURANCE OPERATIONS

Equal Rights and Insurance (8600.00)
Thomas J. Gillooly, January 1975
The Pension Reform Act of 1974 (5400.00)
Edward A. Stoeber, January 1975
Fiduciary Standards for Life Insurance Agents (700.00/5400.00)
Donald J. Hakala, April 1975
The Scope and Significance of Fiduciary Responsibilities Under the Employee Retirement Income Security Act of 1974 (2400.00/5400.00/6500.00)
Edwin M. Jones, July 1975
ERISA and the Life Insurance Industry (5400.00)
Charles C. Hinckley, January 1976
An Overview—State Insurance Regulation (4400.00)
Jon S. Hanson, April 1977
Supreme Court Holds Reinsurance Agreements Effective to Produce Life Insurance Company Status (8100.00/7400.02)
John L. Snyder, January 1978

LEADERS AND ORGANIZATIONS

The American Society Member Today (1000.03)
Sumner Rodman & James M. Marshall, April 1976
A Decade of Change at MIB (8100.00)
William B. Swarts, III, April 1977

LIFE UNDERWRITERS

Agents' Performance Evaluation (600.00)
William Dotterweich, January 1974
Agent Selection: Progress and Possibilities (9969.00)
Joe H. Murrey, Jr., April 1976

MARKETING

Dividend Illustrations: What Are They? (4400.00)
Bruce A. Palmer, January 1975
A Time of Transition, A Year to Remember: Significant Developments in Advanced Sales During 1975 (1400.00/2400.00/2500.00)
Roger J. Stalowicz, January 1976
We Should Export Industrial Life Insurance to Developing Nations (3800.00/4400.00)
Fikry S. Gahin, October 1977
Adjustable Life—A New Solution to an Old Problem (4400.00)
Charles L. Trowbridge, October 1977
The Positive Side of ERISA: Quadrupled Contributions and Insurance in Certain Defined Benefit Plans for Closely Held Corporations (5400.00/6400.00)
John G. Mulock, July 1978
The Dilemma of Term and Financed Insurance (2700.00/4400.00)
Donald R. Dann & Herbert J. Davis, October 1978

MARKETS

Life Insurance Companies' Potential for Small Business Financing (3200.04)
Irving Pfeffer, January 1977

MONEY—CREDIT—PRICES

Inflation and the Variable Annuity (700.04/3500.00)
Roger R. Conant, October 1976
Those Wonderful Automatic Economic Stabilizers (3500.00)
Arthur R. Upgren, January 1977

PENSIONS AND PROFIT-SHARING

The Case for the Stated Benefit Pension Plan (5400.03)
John Mulock, January 1974
Controlled Target Plan: Maximum Life Insurance Under New Pension Law—Salable, and Unassailable (5400.11)
John D. Mulock, January 1975
The Pension Reform Act of 1974 (5400.00)
Edward A. Stoeber, January 1975
Basic Benefit Formulae for Pension Plans of Small and Medium Sized Corporate Employers (5400.00)
Richard L. Stiles, April 1975
Fiduciary Standards for Life Insurance Agents (700.00/5400.00)
Donald J. Hakala, April 1975
The Scope and Significance of Fiduciary Responsibilities Under the Employee Retirement Income Security Act of 1974 (2400.00/5400.00/6500.00)
Edwin M. Jones, July 1975
Retirement Savings for Individuals (5400.00/6500.00)
James E. Roberts, October 1975
Factors in Selecting Tax-Deferred Annuities (700.03)
Mark R. Greene & J. Paul Copeland, October 1975
Whole Life Insurance In Qualified Retirement Plans: Misfit or Magic? (5400.00)
Robert C. Shadur & Bernard Weinberg, January 1976
TSA's/Limits on Contributions After ERISA (5400.00/7500.01)
Lawrence V. Burkett, Jr., January 1976
ERISA and the Life Insurance Industry (5400.00)
Charles C. Hinckley, January 1976
ERISA and Her New Baby, IRA, Complicate the Traditional Arguments for Profit-Sharing Plans (5400.00/5900.00)
Franklin F. Beach, April 1976
Qualified Retirement Plans Under ERISA for Smaller Employers (5400.03)
Edward A. Stoeber, October 1976
The United States Military Pension System—To Halt a Runaway (5400.00/3200.00)
L. Shelton Clarke, Jr., October 1977
The Tax Treatment of Distributions from Qualified Retirement Plans to Participants and Beneficiaries Under ERISA and the Tax Reform Act of 1976 (2400.00/7400.00)
A. David Degann, October 1977
Funding Stock Purchase Agreements with Insurance in Qualified Plans (5400.00/1400.00)
E. Stewart Morrison, January 1978
The Positive Side of ERISA: Quadrupled Contributions and Insurance in Certain Defined Benefit Plans for Closely Held Corporations (5400.00/6400.00)
John G. Mulock, July 1978

POLICY CONTRACT

Life Insurance Policy Standardization (4400.00)
Mark S. Dorfman, April 1976
Adjustable Life—A New Solution to an Old Problem (4400.00)
Charles L. Trowbridge, October 1977
Going Bare: Continuance & Conversion Provisions in Health Insurance (100.00)
George B. Flanigan & Joseph E. Johnson, July 1978
The Dilemma of Term and Financed Insurance (2700.00/4400.00)
Donald R. Dann and Herbert J. Davis, October 1978

PRODUCT DEVELOPMENT

Variable Life Insurance (4400.05)
Ian M. Rolland, April 1974
Variable Life Insurance: A Success Story (4400.05)
Jacobus T. Severiens, October 1974
Life Insurance Policy Standardization (4400.00)
Mark S. Dorfman, April 1976
Adjustable Life—A New Solution to an Old Problem (4400.00)
Charles L. Trowbridge, October 1977
The "Next Death" Approach to Funding the Business Buy-Out (1400.00)
Lawrence L. Hoffman & Steven A. Smith, January 1978

PUBLIC RELATIONS

A Study of College Students' Knowledge and Opinions of the Insurance Industry (6100.00)
Harvey W. Rubin, April 1977

RESEARCH

A Risk-Return Analysis of Life Insurance Companies' Stock Portfolios (4000.00)
James S. Trieschmann and Richard A. Shick, July 1977

RETIREMENT AND SECURITY

Retirement Savings for Individuals (5400.00/6500.00)
James E. Roberts, October 1975

SOCIAL SECURITY

Is Social Security Really Insurance? (3200.04)
Robert J. Myers, July 1974
An Analysis of the Social Security Retirement Test (3200.04)
George E. Rejda, July 1976
A Reappraisal of the Basic Purposes of Social Security (3200.04)
Robert J. Myers, January 1977
The Financial Status of Social Security After the Social Security Amendments of 1977 (3200.04)
A. Haeworth Robertson, April 1978

TAXATION: BUSINESS INSURANCE

Business and Estate Planning Highlights of 1973—The Year In Review (1400.00/2500.00)
Robert B. Dalton, July 1974
Buying Closely Held Stock with Tax-Deductible Dollars (1400.00)
Ralph Gano Miller, Jr., January 1975
The Effect of the Section 2042 Final Regulations on Group Permanent and Split Dollar Insurance Arrangements (3300.112/6800.00/7400.00)
Michael A. Swirnoff, July 1975
Recent Tax Developments in Key Man Life Insurance (1400.02/4300.00)
Alban Salaman, July 1976
ESOPs: A Closer Look (1400.00)
Ronald M. Bushman, April 1977
Buy-Sell Agreements and Carryover of Basis (1400.01/7400.02)
John J. O'Connell, Jr., October 1977
Retired Lives Reserve (3300.112)
James E. Roberts, January 1978
The Demise of Buy-Sell? (1400.1)
R. Richard Erickson, January 1978
Life Insurance and the Subchapter S Corporation (1400.00/700.00/7400.02)
Arnold M. Rosenbaum, April 1978

TAXATION: EMPLOYEE BENEFIT PLANS

Group Life Insurance—Section 79 in Perspective (3300.00)
James E. Roberts, July 1974
The Employee Stock Ownership Trust: A New Trend in Employee Benefits and Corporate Finance (2400.00)
John D. Menke, January 1975
Employee Stock Ownership Trusts (1400.00)
John O. Todd, April 1975
TSA's/Limits on Contributions After ERISA (5400.00/7500.01)
Lawrence V. Burkett, Jr., January 1976
The Tax Treatment of Distributions from Qualified Retirement Plans to Participants and Beneficiaries Under ERISA and the Tax Reform Act of 1976 (2400.00/7400.00)
A. David Degann, October 1977
Funding Stock Purchase Agreements with Insurance in Qualified Plans (5400.00/1400.00)
E. Stewart Morrison, January 1978
A Review of Tax-Deferred Annuity Plans (700.00/7500.01)
Edward A. Stoeber, April 1978

TAXATION: ESTATE PLANNING

Recent Developments—Federal Estate Taxation of Insurance Under Internal Revenue Code Sections 2042 and 2035 (7400.021)
James E. Roberts & Knowlton H. Shelnut, Jr., April 1974
Section 79–An Update (3300.00)
James E. Roberts, April 1975
Valuation of Stock in Closely Held Corporations: An Estate Planner's Dilemma (1400.013/2500.00)
John R. Graham, July 1976
The Tax Reform Act of 1976: Estate and Gift Tax Provisions (2500.00/7400.02)
Alban Salaman, January 1977
The Impact of the Tax Reform Act of 1976 on Estate Planning (2500.00/7400.00)
Nahum L. Gordon, April 1977
Tax Reform Act of 1976—New Carryover of Basis: Effect on Property Disposition Plans (2500.00/7400.00)
Kenneth V. Nordstrom, July 1977
Estate Planning by Lifetime Charitable Giving Under the 1976 Tax Reform Act (1600.00/2500.00/7400.02)
Barrie K. Wetstone & Norton Glass, January 1978
Estate Taxation of Life Insurance in a Community Property State (7400.021)
James U. Ross, October 1978

TAXATION: GENERAL

Taxation of Corporations and Shareholders (7400.02)
Stephan R. Leimberg, October 1974
The Case For and Against the Elimination of Annuity Premium Taxes (7400.05)
Robert W. Cooper, October 1974
Postmortem Liquidation—Reincorporation: Alternative to 303 (2400.27/2500.00)
John J. OConnell, Jr., July 1975
Dealing with the Internal Revenue Service or Everything You Wanted to Know About the IRS, But Were Afraid to Ask (3700.00)
Marshall Myers, October 1975

The Tax Reform Act of 1976—A Primer (2500.00/7400.02)
Roger J. Stalowicz, January 1977

After the Dust Has Settled—1976 Developments in Business, Estate and Pension Planning (1400.00/2400.00/7400.00)
Eric L. Kemmler, July 1977

Working With the Generation-Skipping Transfer (2500.00)
James C. Munch, Jr., July 1977

Planning for and Avoiding the Unreasonable Compensation Dilemma (2400.16)
Steven K. Riemer, April 1978

Federal Gift and Estate Taxation of Group Term Life Insurance (3300.113/7400.02)
James E. Roberts & Brent D. Klein, October 1978

TRUSTS

The Employee Stock Ownership Trust: A New Trend in Employee Benefits and Corporate Finance (2400.00)
John D. Menke, January 1975

Foreign Situs Irrevocable Life Insurance Trusts (8000.03)
William L. Johnson & Steven A. Lampert, April 1975

Employee Stock Ownership Trusts (1400.00)
John O. Todd, April 1975

Pitfalls in Irrevocable Life Insurance Trusts (8000.02/8000.03)
Richard C. Hopkins, July 1976

Trust Designations for Employee Benefit Plans (8000.00/2400.00/1200.05)
Peter C. Frantzen, July 1976

AUTHOR INDEX

A

ABELLE, BARNIE E.
CLU Profile (1000.02), January 1975

ANDRULIS, RICHARD S.
A Focus on Leaders in Life and Health Insurance: New Directions for Career Development (4400.01), January 1977

B

BEACH, FRANKLIN F.
ERISA and Her New Baby, IRA, Complicate the Traditional Arguments for Profit-Sharing Plans (5400.00/5900.00), April 1976

BECKER, BENJAMIN M.
Reviewing Estate Plans—A Checklist (2500.03), July 1974
Comparative Attributes of Investment Types—Revisited 1977(8) (4000.00), October 1978

BISHARA, HALIM I.
Canadian Life Insurance Companies' Investment in Equity Shares (4400.00), July 1974

BISHOP, GEORGE A.
Perspectives on the Valuation of Securities Held by Life Insurance Companies (4000.00), October 1976

BROWN, ROBERT W.
Crummey Planning: Present Interest Gifts (2500.00/3000.00), April 1978

BURKETT, LAWRENCE V., JR.
TSA's/Limits on Contributions After ERISA (5400.00/7500.01), January 1976

BUSHMAN, RONALD M.
ESOPs: A Closer Look (1400.00), April 1977

C

CLARK, JOHN E., JR.
Charitable Gift Programs in Estate Planning (1600.00), October 1974

CLARKE, L. SHELTON, JR.
The United States Military Pension System—To Halt a Runaway (5400.00/3200.00), October 1977

CLINCHY, RICHARD A., III
Multiphasic Health Testing—The Two-Edged Sword (2400.00/8100.00), April 1974

COCHRAN, HARRY A., JR.
On the Use of Paramedical Examinations (8100.00), January 1974

CONANT, ROGER R.
Inflation and the Variable Annuity—Revisited (700.04/3500.00), October 1976

COOPER, ROBERT W.
The Case For and Against the Elimination of Annuity Premium Taxes (7400.05), October 1974
The Level Premium Concept: A Closer Look (4400.00), April 1976

COPELAND, J. PAUL
Factors in Selecting Tax-Deferred Annuities (700.03), October 1975

D

DALTON, ROBERT B.
Business and Estate Planning Highlights of 1973—The Year in Review (1400.00/2500.00), July 1974

DANN, DONALD R.
The Dilemma of Term and Financed Insurance (2700.00/4400.00), October 1978

DAVIS, HERBERT J.
The Dilemma of Term and Financed Insurance (2700.00/4400.00), October 1978

DEGANN, A. DAVID
The Tax Treatment of Distributions from Qualified Retirement Plans to Participants and Beneficiaries Under ERISA and the Tax Reform Act of 1976 (2400.00/7400.00), October 1977

DICKERSON, O. D.
Direct-Response Fixed Daily Benefit Supplemental Hospital Insurance and The Public Interest (100.03), April 1974

DORFMAN, MARK S.
Life Insurance Policy Standardization (4400.00), April 1976

DOTTERWEICH, WILLIAM
Agents' Performance Evaluation (600.00), January 1974

E

ERICKSON, R. RICHARD
The Demise of Buy-Sell? (1400.1), January 1978

F

FIXTER, DEBORAH A.
A Focus on Leaders in Life and Health Insurance: New Directions for Career Development (4400.01), January 1977

FLANIGAN, GEORGE B.
Going Bare: Continuance & Conversion Provisions in Health Insurance (100.00), July 1978

FOLLMANN, J. F., JR.
Alcoholism and Disability Income Protection (100.03), July 1975

FRANTZEN, PETER C.
Trust Designations for Employee Benefit Plans (8000.00/2400.00/1200.05), July 1976

G

GAHIN, FIKRY S.
We Should Export Industrial Life Insurance to Developing Nations (3800.00/4400.00), October 1977

GILLOOLY, THOMAS J.
Equal Rights and Insurance (8600.00), January 1975

GLASS, NORTON
Estate Planning by Lifetime Charitable Giving Under the 1976 Tax Reform Act (7400.02/3000.02), January 1978

GOODSON, MARVIN
Estate Planning—Where do ESOTS Fit? (1400.00/2500.00), October 1976

GORDON, NAHUM L.
The Impact of the Tax Reform Act of 1976 on Estate Planning (2500.00/7400.00), April 1977

GRAHAM, JOHN R.
Choosing Appropriate Estate Planning Tools: A Goal Oriented Matrix Approach (2500.00), January 1974
Valuation of Stock in Closely Held Corporations: An Estate Planner's Dilemma (1400.13/2500.00), July 1976

GREENE, MARK R.
Factors in Selecting Tax-Deferred Annuities (700.03), October 1975

H

HAAS, RICHARD E.
Capital Structuring of Corporations as a Creative Planning Tool (2100.00/1400.00), April 1978

HAKALA, DONALD J.
Fiduciary Standards for Life Insurance Agents (700.00/5400.00), April 1975

HANSON, JON S.
An Overview—State Insurance Regulation (4400.00), April 1977

HINCKLEY, CHARLES C.
Understanding and Selling Variable Annuities (700.04), April 1974
ERISA and the Life Insurance Industry (5400.00), January 1976

HODGES, LEO C.
Accounting for Corporate-Owned Life Insurance (1400.00/300.00), July 1978

HOFFMAN, LAWRENCE L.
The "Next Death" Approach to Funding the Business Buy-Out (1400.00), January 1978

HOPKINS, RICHARD C.
Pitfalls in Irrevocable Life Insurance Trusts (8000.02/8000.03), July 1976

HUTCHINGS, PETER W.
Contemporary Thoughts on Gifts to Minors (3000.00), April 1975

HUTHOEFER, GERALD E.
Section 79 Group Ordinary Problems Still Remain (3300.11), April 1976

J

JOHNSON, JOSEPH E.
Going Bare: Continuance & Conversion Provisions in Health Insurance (100.00), July 1978

JOHNSON, WILLIAM L.
Foreign Situs Irrevocable Life Insurance Trusts (8000.03), April 1975

JONES, EDWIN M.
The Scope and Significance of Fiduciary Responsibilities Under the Employee Retirement Income Security Act of 1974 (2400.00/5400.00/6500.00), July 1975

JONES, LAFLIN C.
Policy Loans: A Perspective on Increased Interest Rates (4000.00), October 1975

K

KEMMLER, ERIC L.
After the Dust Has Settled—1976 Developments in Business, Estate and Pension Planning (1400.00/2400.00/7400.00), July 1977

KLEIN, BRENT D.
Federal Gift and Estate Taxation of Group Term Life Insurance (3300.113/7400.02), October 1978

KOST, HAROLD S.
The Electrocardiogram as an Underwriting Tool (8100.00), July 1974

KUNESH, DAN J.
Semantics GA(A)P (4400.00), January 1975

L

LAMPERT, STEVEN A.
Foreign Situs Irrevocable Life Insurance Trusts (8000.03), April 1975

LEIMBERG, STEPHEN R.
Charitable Contribution Deductions (1600.00), January 1974
Taxation of Corporations and Shareholders (7400.02), October 1974
Death—Sensitization for the Estate Planner (2500.00), April 1976

LEWIS, JOHN R.
Direct-Response Fixed Daily Benefit Supplemental Hospital Insurance and The Public Interest (100.03), April 1974

M

MARSHALL, JAMES M.
The American Society Member Today (1000.03), April 1976

MELONE, JOSEPH J.
Improving the Public's Understanding of the Free Enterprise System (1900.04), July 1976

MENKE, JOHN D.
The Employee Stock Ownership Trust: A New Trend in Employee Benefits and Corporate Finance (2400.00), January 1975

MILLER, JOHN H.
Disability Insurance, An Assessment of Its Social Value (100.03), July 1978

MILLER, RALPH GANO, JR.
Buying Closely Held Stock with Tax-Deductible Dollars (1400.01), January 1975

MOORE, FREDERICK A.
PORTABILITY—The Key to Coordinated Group LTD and Individual Non-Cancellable Disability Income in Wage Continuation Plans (100.00/2400.00), January 1976

MORRISON, E. STEWART
Funding Stock Purchase Agreements with Insurance in Qualified Plans (5400.00/1400.00), January 1978

MULOCK, JOHN G.
The Case for the Stated Benefit Pension Plan (5400.03), January 1974
Controlled Target Plan: Maximum Life Insurance Under New Pension Law—Salable, and Unassailable (5400.11), January 1975
The Positive Side of ERISA: Quadrupled Contributions and Insurance in Certain Defined Benefit Plans for Closely Held Corporations (5400.00/6400.00), July 1978

MUNCH, JAMES C., JR.
A Business Planning Aspect of Estate Planning: Reasonable Compensation (1400.00/2500.00), July 1976
Working With the Generation-Skipping Transfer (2500.00), July 1977

MURREY, JOE H., JR.
Agent Selection: Progress and Possibilities (9969.00), April 1976

MYERS, MARSHALL
Dealing With the Internal Revenue Service or Everything You Wanted to Know About the IRS, But Were Afraid to Ask (3700.00), October 1975

MYERS, ROBERT J.
Is Social Security Really Insurance? (3200.05), July 1974
A Reappraisal of the Basic Purposes of Social Security (3200.04), January 1977

N

NADEAU, JOHN
Horse and Buggy Life Insurance (4400.00), October 1976

NISHIMOTO, SHUKICHI
Consumerism and Life Insurance in Japan (3800.00), October 1977

NORDSTROM, KENNETH V.
Tax Reform Act of 1976—New Carryover Basis: Effect on Property Disposition Plans (2500.00/7400.00), July 1977

O

O'CONNELL, JOHN J., JR.
Postmortem Liquidation—Reincorporation: Alternative to 303 (2400.27/2500.00), July 1975
Buy-Sell Agreements and Carryover of Basis (1400.01/7400.02), October 1977

P

PALMER, BRUCE A.
Dividend Illustrations: What Are They? (4400.00), January 1975

PARKER, GERALD S.
At A Loss About Loss Ratios? (100.00), January 1974

PFEFFER, IRVING
Life Insurance Companies' Potential for Small Business Financing (3200.04), January 1977

PHILLIPS, LAWRENCE C.
Interim Financial Reporting Practices for Stock Life Insurance Companies (300.01), October 1975

PRITCHETT, S. TRAVIS
Can Employee Benefits Also be Employer Benefits? (3300.00/2400.00), April 1977

R

RALSTON, AUGUST
Life Insurance Company Employee Alcoholism Management Programs (100.00/2400.00), April 1975

REJDA, GEORGE E.
An Analysis of the Social Security Retirement Test (3200.04), July 1976

RIEMER, STEVEN K.
Planning for and Avoiding the Unreasonable Compensation Dilemma (2400.16), April 1978

ROBERTS, JAMES E.
Recent Developments—Federal Estate Taxation of Insurance Under Internal Revenue Code Sections 2042 and 2035 (7400.021), April 1974
Group Life Insurance—Section 79 in Perspective (3300.00), July 1974
Section 79—An Update (3300.00), April 1975
Retirement Savings for Individuals (5400.00/6500.00), October 1975
Section 79—In Transition (3300.112/7400.02), April 1977
Retired Lives Reserve (3300.112), January 1978
Federal Gift and Estate Taxation of Group Term Life Insurance (3300.113/7400.02), October 1978

ROBERTSON, A. HAEWORTH
The Financial Status of Social Security After the Social Security Amendments of 1977 (3200.04), April 1978

ROBERTSON, NED S.
Reviewing Estate Plans—A Checklist (2500.03), July 1974

RODMAN, SUMNER
The American Society Member Today (1000.03), April 1976

ROGERS, RONALD P.
Better Feedback to Students in the CLU Diploma Program (1800.00), July 1977

ROLLAND, IAN M.
Variable Life Insurance (4400.05), April 1974

ROSENBAUM, ARNOLD M.
Life Insurance and the Subchapter S Corporation (1400.00/700.00/7400.02), April 1978

ROSS, JAMES U.
Estate Taxation of Life Insurance in a Community Property State (7400.021), October 1978

RUBIN, HARVEY W.
A Study of College Students' Knowledge and Opinions of the Insurance Industry (6100.00), April 1977

S

SAGER, LEON B.
Our Ten Million Problem Drinkers: What's Being Done About It (8100.00/7200.00), October 1978

SALAMAN, ALBAN
Recent Tax Developments in Key Man Life Insurance (1400.02/4300.00), July 1976
The Tax Reform Act of 1976: Estate and Gift Tax Provisions (2500.00/7400.02), January 1977.

SEVERIENS, JACOBUS T.
Variable Life Insurance: A Success Story (4400.05), October 1974

SHADUR, ROBERT C.
Whole Life Insurance in Qualified Retirement Plans: Misfit or Magic? (5400.00), January 1976

SHELNUT, KNOWLTON H., JR.
Recent Developments—Federal Estate Taxation of Insurance Under Internal Revenue Code Sections 2042 and 2035 (7400.021), April 1974

SHICK, RICHARD A.
A Risk-Return Analysis of Life Insurance Companies' Stock Portfolios (4000.00), July 1977

SILBERBERG, PAUL
Group Permanent: Innovative Approaches for Business Insurance and Estate Planning (2400.00/2500.00/3300.112), July 1975

SMITH, STEVEN A
The "Next Death" Approach to Funding the Business Buy-Out (1400.00), January 1978

SNYDER, JOHN L.
Supreme Court Holds Reinsurance Agreement Effective to Produce Life Insurance Company Status (8100.00/7400.02), January 1978

SOLOMON, MARK I.
Group Permanent: Innovative Approaches for Business Insurance and Estate Planning (2400.00/2500.00/3300.112), July 1975

STALOWICZ, ROGER J.
A Time of Transition, A Year to Remember: Significant Developments in Advanced Sales During 1975 (1400.00/2400.00/2500.00), January 1976
The Tax Reform Act of 1976—A Primer (2500.00/7400.02), January 1977

STERN, MILTON H.
A Different Approach to Price-Fixing in Stockholders' Stock Purchase Arrangements (1400.013), July 1974

STILES, RICHARD L.
Basic Benefit Formulae for Pension Plans of Small and Medium Sized Corporate Employers (5400.00), April 1975

STOEBER, EDWARD A.
Professional Corporations Are Alive and Doing Well (5800.00), January 1974
The Pension Reform Act of 1974 (5400.00), January 1975
Qualified Retirement Plans Under ERISA for Smaller Employers (5400.03), October 1976
A Review of Tax-Deferred Annuity Plans (700.00/7500.01), April 1978

SWARTS, WILLIAM B., III
A Decade of Change at MIB (8100.00), April 1977

SWIRNOFF, MICHAEL A.
The Effect of the Section 2042 Final Regulations on Group Permanent and Split Dollar Insurance Arrangements (3300.112/6800.00/7400.02), July 1975

T

TODD, JOHN O.
Employee Stock Ownership Trusts (1400.00), April 1975

TOLAN, DAVID J.
An Accrual Basis Alternative to Cash Basis Accounting for Corporate Life Insurance (300.00), October 1974

TRIESCHMANN, JAMES S.
A Risk-Return Analysis of Life Insurance Companies' Stock Portfolios (4000.00), July 1977

TROWBRIDGE, CHARLES L.
Adjustable Life—A New Solution to an Old Problem (4400.00), October 1977

U

UPGREN, ARTHUR R.
Those Wonderful Automatic Economic Stabilizers (3500.00), January 1977

W

WARREN, WESLEY B., JR.
Flexibility in Estate Planning (2500.00), July 1978

WEINBERG, BERNARD
Whole Life Insurance in Qualified Retirement Plans: Misfit or Magic? (5400.00), January 1976

WETSTONE, BARRIE K.
Estate Planning by Lifetime Charitable Giving Under the 1976 Tax Reform Act (7400.02/3000.02), January 1978

WINN, EDWARD L., JR.
The Investment Decision Framework of Life Insurance Companies (4000.00), October 1975

WORTHY, K. MARTIN
Practical Solutions of the Enigma of Joint Ownership (2500.00/4100.00), July 1976